

Exhibit A

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Curriculum Vitae of
Frank Sillman

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Summary of qualifications

- 25 years of senior executive management experience in sales, marketing, operations, secondary marketing, loan securitization, risk mitigation and consulting. This included managing four multi-billion dollar, nationwide lending divisions and building innovative, de novo operating divisions. My responsibilities also included managing Secondary Marketing, Treasury, IT systems design/implementation, Accounting and Forecasting.
- Experience in building and managing scalable, profitable and low cost businesses.
- Helped design and implement risk based management models, risk mitigation strategies and integrated imaging systems.
- Hired and developed a strong team of senior sales, marketing, operational, finance and risk management executives.

Professional experience

Fortace LLC	2008 to Present	Los Angeles, CA
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Managing Partner, Risk Mitigation & Consulting practice

Co-Founded and actively manages the leading Mortgage Risk Mitigation & Consulting firm that assists National banks, leading law firms and nationwide Mortgage Banking firms in (1) mitigating risks associated with the origination, securitization and loan servicing of residential mortgage loans and (2) the development and implementation of cost management programs & processes. We developed a proprietary workflow system (Fraud Hunter) that allowed us to securely investigate, document and provide supporting documentation to help our clients reduce their risk exposure and save hundreds of millions in potential losses and exceed their internal ROI objectives. Additionally we created a Cost Management and Accountability program that allowed our customers to dramatically cut costs and efficiently manage those costs on an ongoing basis.

IMB Bank 1998 to 2008 Pasadena, CA

Executive Vice President, Mortgage Banking Group

Responsible for the Mortgage Banking businesses for a top ten nationwide residential mortgage originator, with peak mortgage production of \$100 Billion in 2006. Built and managed our Retail, Wholesale, Correspondent and Warehouse Lending businesses. This included the recruiting and retention of our nationwide sales and sales management organization, development of a highly automated Marketing team that was leveraged over all four divisions and a nationwide, low cost, decentralized operational infrastructure. We originated and sold via loan securitizations and whole loan sales Agency, FHA, Private Label, Heloc, and Jumbo residential loan production. I also helped design and implement an industry leading POS pricing, ratelock, automated underwriting and imaging platform that improved customer satisfaction, improved operational efficiencies, enhanced risk mitigation and lowered costs.

TCM/AHC Mortgage	1992-1998	Los Angeles, CA
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Senior Vice President, Loan Production and Secondary Marketing

Responsible for retail mortgage banking loan production and secondary marketing for a medium size mortgage banker. Grew the mortgage banking production volumes from scratch in 1992 to \$100 million plus per month. I helped grow the business from an unprofitable Mortgage Brokerage model to a profitable Mortgage Banking model while building the operation infrastructure to properly manage the compliance, underwriting

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closing and sales of closed loans into the secondary market.

Shearson Lehman Mortgage 1986-1992

Newport Beach, Ca

Senior Vice President, Secondary Marketing, Treasury and Warehouse Lending

Managed all aspects of our Secondary Marketing activities including hedging, loan sales. Securitization and pricing. I managed our Treasury department which including daily Treasury operations, bank and commercial paper financing arrangements and applicable accounting. I also oversaw our \$500,000,000 Warehouse Lending business.

Education

University of California, San Diego - Bachelor of Arts

**Expert
Witness
Experience**

- Litigation Consulting & Expert Witness services in following areas: (1) Mortgage Origination process and controls, (2) Client Underwriting Guidelines, (3) Quality Control processes, (4) Residential Loan Securitization including Origination and Servicing Securitization Representations & Warranties.
- Fact Witness Deposition strategy and preparation
- Contributory Loss Analysis for Securitization Representation and Warranty losses
- Residential Capital, LLC Chapter 11 Bankruptcy – 9019 Expert Declaration on RMBS Trust Settlement Agreement - UNITED STATES BANKRUPTCY COURT SOUTHERN DISTRICT OF NEW YORK - Case No. 12-12020 (MG)